

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

PIPER L SHELBY JAMES

Debtor(s)

Case No. 15-00266

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/06/2015.
- 2) The plan was confirmed on 04/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/23/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/15/2018.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$29,090.95
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$29,090.95

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,461.65
Court Costs \$0.00
Trustee Expenses & Compensation \$1,283.19
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,744.84

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS SALES & LEASE OWNERSH	Unsecured	0.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	1,250.00	1,250.00	0.00	0.00
BECKER PROFESSIONAL ED	Unsecured	3,265.00	NA	NA	0.00	0.00
BLUE ISLAND CLINIC CO	Unsecured	2,188.31	397.77	397.77	0.00	0.00
CAPITAL ONE	Unsecured	417.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	0.00	576.59	576.59	0.00	0.00
CAVALRY SPV I LLC	Unsecured	457.00	547.21	547.21	0.00	0.00
CITY OF CALUMET CITY	Unsecured	150.00	NA	NA	0.00	0.00
CITY OF CALUMET CITY	Unsecured	150.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	NA	808.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	400.00	808.00	808.00	0.00	0.00
COMED	Unsecured	596.00	NA	NA	0.00	0.00
ECMC	Unsecured	19,220.00	37,011.07	37,011.07	0.00	0.00
FIRST PREMIER BANK	Unsecured	371.00	NA	NA	0.00	0.00
FIRST RATE FINANCIAL	Unsecured	2,985.50	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Unsecured	1,500.00	11.16	11.16	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	96.92	96.92	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	348.00	348.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	6,000.00	3,276.22	3,276.22	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	384.77	384.77	0.00	0.00
JOSTENS INC	Unsecured	197.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	244.80	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,506.00	1,457.47	1,457.47	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	4,200.00	2,792.92	2,792.92	0.00	0.00
MIDNIGHT VELVET	Unsecured	0.00	293.74	293.74	0.00	0.00
MONTGOMERY WARD	Unsecured	0.00	208.08	208.08	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	200.00	500.00	500.00	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	200.00	200.00	200.00	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,553.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,123.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,111.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT SOLUTIONS INC	Unsecured	15,945.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	9,292.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	9,116.00	NA	NA	0.00	0.00
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NAVIENT SOLUTIONS INC	Unsecured	4,557.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	3,930.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	3,075.00	NA	NA	0.00	0.00
Penn Foster	Unsecured	969.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	1,544.33	1,544.33	0.00	0.00
PHEAA	Unsecured	16,045.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	4,526.00	3,792.90	4,942.90	0.00	0.00
PRA RECEIVABLES MGMT	Secured	13,475.00	14,625.00	13,475.00	8,147.43	876.92
PRA RECEIVABLES MGMT	Unsecured	954.00	880.09	880.09	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	669.00	683.05	683.05	0.00	0.00
Professional Account Services	Unsecured	352.77	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Secured	16,950.00	24,142.23	22,142.23	14,687.01	2,634.75
QUANTUM3 GROUP LLC	Unsecured	4,526.00	NA	NA	0.00	0.00
RADIOLOGICAL PHYSICIANS	Unsecured	105.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	0.00	NA	NA	0.00	0.00
SYNCB CARE CREDIT	Unsecured	800.00	NA	NA	0.00	0.00
SYNCHORONY BANK	Unsecured	100.00	NA	NA	0.00	0.00
UNION WORKERS CREDIT SERVICES	Unsecured	264.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	9,052.00	23,134.20	23,134.20	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	16,372.00	37,736.92	37,736.92	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	7,840.00	13,985.84	13,985.84	0.00	0.00
US BANK NA	Unsecured	0.00	538.72	538.72	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	19,129.00	40,751.21	40,751.21	0.00	0.00
VERIZON WIRELESS	Unsecured	303.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	384.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$35,617.23	\$22,834.44	\$3,511.67
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$35,617.23	\$22,834.44	\$3,511.67
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$444.92	\$0.00	\$0.00
TOTAL PRIORITY:	\$444.92	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$173,912.26	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,744.84</u>	
Disbursements to Creditors	<u>\$26,346.11</u>	
TOTAL DISBURSEMENTS :		<u>\$29,090.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/16/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.